



# Still Serving in Korea



Newsletter 2001-2

The newsletter for U.S. military retirees in the Republic of Korea

Apr-Jun 2001

## Medical Care Matters

### Presumption of Service Connection for Diabetes Type 2

Effective July 9, 2001, the Department of Veterans Affairs will recognize Diabetes Type 2 for veterans who were exposed to herbicides used in the Republic of Vietnam during the Vietnam era. Contact your local service officer or the State Director of Veterans Affairs of your state to file a claim.

(Note: Korea retirees should contact the Retiree Activities Office at 784-1441 or [retact@osan.af.mil](mailto:retact@osan.af.mil) if they wish to initiate a claim.)

*TREA Legislative Update, May 18*

### Long Term Care Insurance

While this program for federal employees, and military members, active, retired and their family members is a long way off, it might be the time for those interested to start learning a little bit about Long Term Care (LTC) Insurance. This insurance will not be available until October 2002 (almost 20 months from now), but I think those who anticipate they may need or desire such coverage to start looking at what it means. LTC pays for nursing home, assisted living, hospice and in-home care. There will be variations of what care will be covered and under what conditions. Premiums will be based on such factors as age of those insured, term of coverage, and expected cost to the insurance company. After all they

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*Still Serving in Korea* is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

## Pay Matters

### Looking Ahead on Concurrent Receipt

Lots of members have contacted us expressing frustration that Congress, and especially the House, failed to allocate budget "headroom" in the FY2002 Budget Resolution to allow concurrent receipt of retired pay and disability compensation, even though 76% of representatives and 58% of senators are officially on record as supporting bills to do that (H.R. 303 in the House, S. 170 in the Senate).

But we need to focus our efforts on what it's going to take to win, not on yesterday's loss. It would have been a big advantage to have the issue addressed in the Budget Resolution, but it's not the end of the world that it wasn't. Now we need to be thinking about how to work the issue on the FY2002 Defense Authorization Bill.

First, the lack of budget authority means the Armed Services Committees themselves can't put this initiative in their "mark-ups" of the Defense Authorization Bill. Without preauthorized budget resolution headroom, congressional rules don't allow committees to raise spending on retired pay and other so-called "entitlement" spending programs unless they propose equal offsetting reductions in other entitlement programs under their jurisdiction. But the only substantial entitlement programs under the Armed Services Committees are retired pay and survivor benefits, and neither they nor we want to rob Sergeant Peter's retired pay or survivor benefits as the price of improving Sergeant Paul's.

So now the only practical way to attach retired pay initiatives like concurrent receipt to the Defense Authorization Bill is via an amendment when the bill comes out of the Committee to the House and Senate floor. There are still supposed to be offsets in such cases, but that requirement can be waived if you have a large enough vote. That's how Sen. Harry Reid (D-NV) attached his concurrent receipt amendment to the Senate defense bill last year, and we think that's a reasonable expectation this year.

The problem is in the House, where floor amendments are tightly controlled by the Rules Committee. To get considered on the House floor, a concurrent receipt amendment will need the blessing of the Rules Committee.

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must make sure they cover their expenses, growth, and have a little left over called profit. Stockholders don't like companies, even insurance companies, that don't make a profit. There is definitely a need for this type of coverage, but before enrolling one must be careful to consider the probability of need, costs, and whether or not as one grows older if they will be able to afford the premiums. Too many times with insurance, whether it is health, life, car, or other types of insurance, when you need it the most, the policies get dropped because you can no longer afford the cost of the insurance. You might want to get some advance information on what the LTC program to be available to federal employees and military personnel by going to the Office of Personnel Management (OPM) web site at <http://www.opm.gov/insure/ltc>

Max Facts 21-01, Apr 20

(Note: See also the related article on LTC on page 4 for more details on what to consider about LTC insurance.)

### TRICARE-for-Life Covers Under-65 Medicare-Eligibles Too

When TRICARE-for-Life takes effect this coming October 1st, it will benefit all Medicare-eligibles, not just those age 65 and over. Thousands of beneficiaries under age 65 are eligible for Medicare because of disability.

Under-65 Medicare-eligibles have had TRICARE coverage since 1993. For these dual-eligible beneficiaries, TRICARE Standard is second payer to Medicare. These beneficiaries are eligible to receive all benefits under TRICARE, including the TRICARE pharmacy services. But guidelines for paying this group's TRICARE claims have been confusing and inconsistent, and have left some beneficiaries with less than full coverage. Part of the problem is that these individuals have been treated as the exception rather than the rule.

Effective October 1, 2001, the law and policy are clear that TRICARE will pay all Medicare deductibles and copayments for TRICARE-covered services for all Medicare-eligibles, including those under 65.

TROA Legislative Update, Apr 20

### VA Free Parkinson's Disease Treatment

Military.com reports that the Department of Veterans Affairs (VA) has announced a \$36 million campaign to find a cure for Parkinson's disease. All veterans suffering from the illness will be entitled to free medical care at six centers that will be built by the VA to educate the public, perform research, and treat the illness. These centers will be located in Houston; Philadelphia; Portland, Ore.; Richmond, Va.; San Francisco; and West Los Angeles, Calif. A Veterans Administration press release reports that each Parkinson's center will conduct research covering basic biomedicine, rehabilitation, health services delivery, and clinical trials. Creation of the new centers represents the second substantial VA initiative regarding Parkinson's disease in two years. VA medical centers treat at least

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20,000 Parkinson's disease patients each year. [Source: NAUS Update, 16 Feb 01]

RAO Baguio City, Mar 8

### VA Foreign Medical Program

The Department of Veterans Affairs (VA) Foreign Medical Program (FMP) is a healthcare benefits program for US veterans with VA-rated service-connected conditions who are residing or traveling abroad (Canada and Philippines excluded). Under FMP, VA assumes payment responsibility for certain necessary medical services associated with the treatment of those service-connected conditions.

This information is designed for veterans with VA-rated service-connected conditions who are planning to move or travel abroad. More specifically, this addresses the procedures for obtaining healthcare services for service-connected conditions while in a foreign country and how to file a claim for VA payment or reimbursement.

With the exception of medical services received in Canada and the Philippines, all foreign provided services are under the jurisdiction of the Foreign Medical Program Office in Denver, Colorado. Inquiries should be directed to:

VA Health Administration Center Foreign Medical Program (FMP)  
PO Box 65021  
Denver, CO 80206-9021

Telephone Inquiries: 1-303-331-7590  
Facsimile (FAX) Service: 1-303-331-7803  
E-mail: [hac.fmp@med.va.gov](mailto:hac.fmp@med.va.gov)

The FMP Office is responsible for all aspects of the program including application processing, verification of eligibility, authorization of benefits, and payment of claims. Inquiries concerning other VA matters such as compensation and pension exams and disability ratings should be directed to your servicing VA regional office for most overseas retirees, which is:

Department of Veterans Affairs Regional Office  
(372/21 SFU)  
1120 Vermont Ave NW  
Washington DC 20421

Fax: 1-202-418-3213  
E-mail: [forsintmail@vba.va.gov](mailto:forsintmail@vba.va.gov)

(Note: Korea retirees should contact the Retiree Activities Office at 784-1441, or [retact@osan.af.mil](mailto:retact@osan.af.mil) for any questions concerning VA claims and VA-funded health care. The RAO has information brochures and applications for VA FMP, which will be provided upon request.) ■

from the Internet at <http://www.vba.va.gov/hac/fmp>

Our objective will be to win support for some kind of amendment to both the House and Senate bills to allow for serious negotiations in subsequent conference committee action to work out House and Senate differences.

The potential fly in the ointment is that any conference committee proposal to ease the current retired pay offset also would be subject to a budget point of order on the House or Senate floor. But once again, this can be overcome if we can generate enough votes – as happened last year on the TRICARE-for-Life victory.

What's the timing on all this? The whole Defense Authorization Bill process has been delayed while the Defense Department conducts its comprehensive review of defense programs. The House Armed Services Committee is unlikely to draft its bill before July, and floor action may not come until September.

So we need to keep writing legislators in support of S. 170 and H.R. 303. Our next big campaign will probably come in late July, when we'll have a clearer picture of the floor amendment strategy.

*TROA Legislative Update, May 18*

### Survivor Benefit Plan (SBP)

S 305 currently has 2 co-sponsors. This bill would improve the SBP amount to 55 percent of military retiree pay regardless of age 62 or higher. HR 1232 currently has 9 co-sponsors. This is the companion bill to S 305 to totally eliminate the two-tier SBP. HR 699 has 20 co-sponsors. This bill would allow paid-up SBP premium for those who have paid for 30 years and are at least 70 years of age to be effective October 1, 2002. Currently, SBP paid-up premium will be effective on October 1, 2008. There other bills to improve SBP but would not be completed until September 1, 2011 with a phase step approach. S 145 would increase SBP to 40% after the bill is signed by the President, to 45% on October 1, 2004 and to 55% on October 1, 2011. This bill has 19 co-sponsors. HR 548, identical to S 145 has 111 co-sponsors.

*TREA Legislative Update, May 18*

### Social Security Agreement with Korea

*(Note: This information does not apply to individuals who are covered by the Status of Forces Agreement (SOFA).)*

Effective April 1, 2001, an agreement between the United States and Korea eliminated the double Social Security taxation of people who would otherwise have to pay Social Security taxes to both countries on the same earning.

The agreement covers Social Security taxes (including the U.S. Medicare portion) and retirement, disability and survivors insurance benefits. It does not cover benefits under the U.S. Medicare program or the Supplemental Security Income (SSI) program.

If your work is covered by both the U.S. and Korean Social Security systems, your (and your employer, if you are employed) would normally have to pay Social Security taxes to both countries for the same work. The agreement eliminates this double coverage, so you pay taxes to only one system.

If you believe you are affected by this agreement and desire more information, you can find the complete agreement on the Internet at [http://www.ssa.gov/international/Agreement\\_Pamphlet/s/korea.html](http://www.ssa.gov/international/Agreement_Pamphlet/s/korea.html). If you do not have access to the Internet, call the Retiree Activities Office at 784-1441 (031-661-1441) or e-mail [retact@osan.af.mil](mailto:retact@osan.af.mil) for a copy of the 12-page document.

*Osan AB Retiree Activities Office*

### CPI Correction Will Generate Small COLA "Catch-Up"

The Bureau of Labor Statistics recently found a small glitch in the Consumer Price Index (CPI) calculation formula back in 1999 that led to a .1% understatement of the December 1999 cost-of-living adjustment (COLA) for Social Security annuitants, federal and military retirees and survivors, disabled veterans and other federal annuitants.

Now the various federal agencies are making plans to pay the various annuitant groups small lump-sum make-up payments later this year for the extra money they should have been receiving in each check since January 2000. In addition, annuities will be increased slightly going forward to reflect the proper calculation.

Social Security plans to make the adjustment in July. The Department of Defense is still working on the updated adjustment, which will probably come a little later – around November – for military retirees and survivors. Possible action by the Department of Veterans Affairs is still under review. COLA adjustments for VA annuitants are based on the same CPI adjustments as other federal annuity programs, but (unlike those for the other programs) are not automatic and require separate legislation every year.

The recalculation won't yield much for most recipients, and some receiving relatively low amounts may not receive any adjustment at all because of rounding. However, we're pleased to see the integrity of the recalculation catch-up, however small. It's never too late to do the right thing. ■

*TROA Legislative Update, May 11*

### Retiree Mail Restriction May Change

The Commander-in-Chief, US Forces Korea, has requested the Department of Defense to remove the retiree mailing restriction *for outgoing mail only*. If approved, retirees will be able to send parcels up to 70 pounds. The request has not yet been approved, so the 16-ounce limit is still in effect for both sending and receiving.

*Seoul Word, May 4*

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# More Medical Matters

## Long-Term Care Insurance

*(The following article is written for federal employees but is valuable information for all retirees, since we will all be eligible to enroll in Long-Term Care Insurance starting in Oct 2002.)*

With Americans living longer, the average federal employee today can look forward to perhaps as many as 25 to 30 years of retirement – a longer period of time than retirees of past years have experienced. Unfortunately, the additional years may mean that retirees could be susceptible to conditions and illnesses that would require constant care and assistance for many years.

The potential for this continuing care, known as long-term care (LTC), has come to the attention of many federal employees and retirees. This new interest in LTC may be due to the far-reaching implications such care poses for retirees' families and for society.

### *The Federal LTC Package*

Many questions exist concerning how the federal group LTC policy will operate. How much will it cost? Will the federal government contribute to the LTC insurance premiums on behalf of employees and retirees? What type of benefits will be available? How many insurance companies will be allowed to participate in the LTC insurance program?

These and other questions are frequently being asked today as employees and retirees await the first "Open Season" for LTC insurance in 2002. In anticipation of the initial "Open Season," employees and retirees are encouraged to "do their homework" with respect to understanding what LTC insurance is and how it operates. LTC insurance policies typically are complex with many choices available to policyholders when applying for coverage.

### *Ten Important Questions to Ask About LTC Coverage*

1. What is LTC? How does it differ from acute and subacute care? What are the chances that one will need LTC? What portion of LTC expenses will be paid by health insurance or Medicare? Can Medicaid pay for LTC? How does one qualify for Medicaid?
2. Does everyone need LTC insurance? Is there an ideal age to purchase it? Is there a "maximum" age at which time it makes no sense to buy the insurance because of the relatively high premiums?
3. How difficult is it to purchase an individual LTC insurance policy? Assuming one qualifies, what are the advantages of purchasing an individual LTC insurance policy now rather than waiting one to two

years before the government's policy is offered to employees and retirees?

4. What are the costs involved with LTC? Does it make a difference with respect to the level of LTC one receives? What about the setting (e.g., a nursing home versus home health care) in which the care is given? Are there any regional variations in cost?

5. How does one evaluate an LTC insurance policy? Is there anything particularly important to look for? The answers are extremely important for federal employees and retirees. With this information, they will be better able to choose the type of benefits they want, which will ultimately affect the cost (premiums) that they will pay.

6. Why is the rating of an insurance company that carries LTC insurance so important? How does one go about checking the rating of the company? Does the rating vary from state to state?

7. How does LTC insurance actually work? How is eligibility for benefits determined?

8. How will the federal government's group policy work? Will there be only one "Open Season" in which employees and retirees have a single chance to enroll with a minimum amount of underwriting? Will parents and in-laws be subject to a more stringent underwriting? What happens if an employee who elects and receives LTC group coverage leaves the federal government? Is there a "conversion" option similar to what is offered in the Federal Employees Group Life Insurance (FEGLI)? Will premiums change from year to year, similar to the Federal Employees Health Benefits Program (FEHBP)?

9. What are the tax consequences, if any, of LTC insurance? Are premiums taxing deductible? Are the benefits paid out considered as taxable income?

10. Are there alternatives to buying LTC insurance in anticipation of future LTC needs? Is one alternative the use of personal savings, including one's Thrift Savings Plans and Individual Retirement Accounts (IRAs), to "self-insure"? Does "self-insuring" make sense? Federal employees and retirees should consider the many details associated with an LTC policy to understand what is being purchased, the extent of services covered, at what price and how the price could change. Through careful planning, a long-term care policy can offer protection from catastrophic and unforeseen events, as well as preserving one's estate.

### *Five Critical Decisions to Make During the Next Five Years*

1. To immediately purchase an individually owned LTC insurance policy for themselves and, if applicable,

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# Social Security Matters

## Social Security Benefits for You, Your Dependents and Your Survivors

If you turned 62 last year and started drawing Social Security retirement benefits beginning in your birth month, you might not have been aware that there was slight decrease in your benefits. The reason is that for people born in 1938 and later, the age at which you become eligible to start drawing 100% of your retirement benefits is gradually increasing. (Benefits eligibility starts the first full month after your 62<sup>nd</sup> birthday. After that, benefits start effective with the month the application was submitted.) The chart below shows the effect of the change.

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and two months
1939	65 and four months
1940	65 and six months
1941	65 and eight months
1942	65 and ten months
1943-1954	66
1955	66 and two months
1956	66 and four months
1957	66 and six months
1958	66 and eight months
1959	66 and ten months
1960 and later	67

Because the retirement age is later, taking benefits starting at age 62 is reduced. For those who started the age 62 benefits last year beginning in their birth month, the reduction was slightly more than 1%, from 80% to 78.9%. If you had wanted to receive 80% of retirement benefits, you should have delayed the start by two months. If you were born in 1943-1954, you'll have to wait until age 63 to receive 80% of retirement benefits. The chart below shows the effect of the change in retirement benefits for those who elect to start receiving retirement benefits starting at age 62. To receive 100% of benefits, you will have to wait until full retirement age, as shown in the center column in the chart below.

Year of Birth	Full Retirement Age	% Benefits at Age 62
1937 or earlier	65	80%
1938	65 and 2 mos	78.9%
1939	65 and 4 mos	77.8%
1940	65 and 6 mos	76.7%
1941	65 and 8 mos	75.6%
1942	65 and 10 mos	74.5%
1943-1954	66	73.3%
1955	66 and 2 mos	72.2%
1956	66 and 4 mos	71.1%
1957	66 and 6 mos	70%
1958	66 and 8 mos	68.9%
1959	66 and 10 mos	67.8%
1960 and later	67	66.7%

To receive Social Security benefits, you must have worked 40 quarters (equivalent to 10 full years) during which Social Security (FICA) taxes were paid.

If you are still working and drawing Social Security retirement benefits prior to age 65, you will lose \$1 in Social Security benefits for every \$2 that you earn in excess of \$10,080 annual salary (as of 2001).

If you work for a foreign employer, you are not eligible for Social Security retirement benefits during any month where you record more than 45 hours of work. This restriction is eliminated when you reach age 65.

If you become disabled and are totally unable to work, you are eligible to receive Social Security disability benefits beginning six months after you became disabled. As part of the application process, you must give written permission to Social Security to contact doctors who treated your disability and who are familiar with your current condition. If you recover from your disability, Social Security will continue to pay benefits for nine months after you return to work. You must have ten quarters of work (equivalent to 2-1/2 years) during which FICA taxes were paid to be eligible for disability benefits.

Your wife can receive Social Security benefits starting when she reaches age 62 (and you are at least 62), whether you draw benefits or not. If you are working and subject to reduced benefits, or no benefits, your wife would similarly receive either reduced or no benefits. Your non-resident alien wife can draw Social Security benefits only if she lived together with you in the U.S. for at least five years. If she is not a U.S. citizen and did not live in the U.S. for five years, she is not eligible for Social Security benefits. And if you have minor children, they can receive benefits until completing high school or age 19, whichever is later.

If you die, your wife can receive widow's Social Security benefits starting at age 60, as long as she would otherwise qualify as described in the preceding paragraph. If she is completely disabled, she can draw disability benefits starting at age 50. And if you have minor children they can draw benefits until completion of high school or age 19, whichever is later. Your widow would be eligible for mother's benefits, even if she is a non-resident alien. Your non-resident alien widow also would qualify for Social Security benefits if your death is determined to be due to a service-connected disability for which you receive or would have been eligible to receive VA disability compensation. In this case, your widow would receive VA Dependency and Indemnity Compensation (DIC) and this would qualify her to receive Social Security widow's benefits at age 60 without regard to other qualifications.

Your former spouse can start drawing Social Security benefits at age 62 (if you are at least age 62). She is also entitled to the equivalent of widow's benefits if you die. ■

*Osan AB Retiree Activities Office*

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# Community Matters

## Where Are Korea Retirees?

Following is the general population dispersion of military retirees living in Korea, based on the retiree newsletter mailing list to APO/FPO addresses at the end of April. (The list is in APO/FPO numerical order.)

Seoul	507
Chuncheon	10
Kimhae	2
Taegu	131
Tongduchon	72
Uijongbu Area	7
Munsan	10
Uijongbu City	37
Pusan	24
Waegwan	31
Kunsan	50*
Pyongtaek (Songtan)	281
Chinhae	4
Pyongtaek (Anjong-ri)	105
Bupyong	11
Inchon (AAFES whse)	2
Wonju	12

\* - Kunsan APO includes 4 retirees in Kwangju

Also, there are four retirees who receive their newsletter at their Korean mailing address. They live in Ilsan, Taejon, Pohang and Kwangju.

*Osan AB Retiree Activities Office*

## Thunderbirds Coming to Korea

The USAF Thunderbirds aerial demonstration team is making a Pacific tour in September and October. They will be in Korea twice. On September 22, the Thunderbirds will perform at Osan Air Base as part of the Airpower Day celebration. On October 19-20, the Thunderbirds will give performances at Seoul's K-16 Air Base in Seongnam. Check your local news and information sources for performance times.

*Osan AB Retiree Activities Office*

## Expired Visa/Passport

Some retirees or dependents of retirees have gotten into a situation where either their visa or their passport has expired. Fearful of significant fines or other punishment, they have avoided going to the Korean Immigration authorities for the visa, or to the U.S. Embassy to renew the passport.

If you or someone you know is in this situation, I urge that corrective action be taken immediately. Each day that passes increases the seriousness of the violation and, if caught, the magnitude of the fine. For visa violation, go to the nearest immigration office (for most of us, that's the

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Mokdong Immigration Office west of Seoul). There may be a fine involved, but it would likely be less than waiting until you're caught. For an expired or otherwise invalid passport, go to the U.S. Embassy and apply for a new passport. Then get the proper visa right away.

*Osan AB Retiree Activities Office*

## No Man Is an Island

All veterans are interdependent and we must come together in unity and solidarity if we are to ever restore the broken promises and get true justice from our government. There are about 27,000,000 veterans living today and we need to get as many of them networked into the grassroots movement as possible.

There are hundreds of grassroots groups on the Internet and we need to continue identifying new members and get them involved. Since this depends on computer availability and computer literacy, one surefire way to further our cause is to let everyone know about Vocational Rehabilitation through the Department of Veterans Affairs (VA). Any service connected disabled veteran who is 10% or more disabled is eligible for Vocational Rehabilitation, and any veteran who is at least 60% disabled is entitled to a computer and printer for independent living. VA will also send you to school and teach you to use it. Please spread this word.

You are welcome to join our **Firebase Network** or invite anyone to join. There are no dues, no meetings, and no obligations. All that is required is that you advocate for veterans in your own way. Please see

<http://www.firebase.net>. ☐

*Don Holland, Firebase Network  
Master Chief Petty Officer, US Navy Retired*

## Former Spouse Protection Act

Rep. Cass Ballenger (R-NC) introduced HR 1983, the "Uniformed Services Former Spouses Equity Act of 2001", on May 24, 2001 with 17 original co-sponsors. This bill will: terminate payments upon remarriage of former spouse; base award of retired pay on retirement length of service and pay grade at time of divorce; limit time for seeking division of retired pay; and limit apportionment of disability pay when retired pay has been waived. (Note: the language of this bill would not allow courts to count amounts which are deducted from the retired pay of such members as a result of a waiver of retired pay required by law in order to receive compensation under title 38). Start calling, faxing and emailing your U.S. Representative and ask to co-sponsor HR 1983.

*TREA Legislative Update, May 25*

*(Note: The **Firebase Network** described in the article above this box is also soliciting support for the Former Spouse Protection Act and is requesting that all retirees join in signing their petition.)*

## Community Matters

### Cellular Phone Theft

To add insult to injury if your cellular phone is stolen is the knowledge that somebody else will be using it. This can be prevented. All you need to do is notify your service provider of your handset's unique serial number and they will block your handset so that even if the thief changes the SIM card, your phone will be totally useless. To check your phone's serial number, key in the digits \*#06#. A five-digit code will appear on the screen. Write it down and keep it handy in case of loss. You probably won't get your phone back, but at least you will know that the thief can't use or sell it. If everybody did this, there would be no point in stealing mobile phone.

*RAO Baguio City, Mar 8*

### DFAS Still Seeking Beneficiary Designation Cards

The Defense Finance and Accounting Service - Cleveland Center (DFAS-CL) is continuing to ask retirees to return completed Beneficiary Designation Cards sent out last year. The card allows the retiree to designate who will receive the retired pay for the month in which the retiree dies. If you have not completed the card, please do so now. If you did not receive a card, please contact the Retiree Activities Office at 784-1441 (commercial 031-661-1441) or e-mail [retact@osan.af.mil](mailto:retact@osan.af.mil). A request will be sent to DFAS to mail a card to your current address. ☐

*Osan AB Retiree Activities Office*

## Laughing Matters

### Countdown

A man hasn't been feeling well, so he goes to his doctor for a complete check-up. Afterward, the doctor comes out with the results.

"I'm afraid I have some very bad news," the doctor says. "You're dying, and you don't have much time left."

"Oh, that's terrible!" says the man. "How long have I got?"

"Ten," the doctor says sadly.

"Ten?" the man asks. "Ten what? Months? Weeks? What?!"

"Nine..."

*from the Internet ☺*

The difference between genius and stupidity is that genius has its limits.

*Albert Einstein*

## The Director's Corner

### United We Stand

Last December I was introduced to a home for people with disabilities in the Osan Air Base area. The director of the home asked for my assistance in obtaining a video on modifications being made in the U.S. to public buildings and transportation to accommodate people with disabilities. I received one video from the Department of Veterans Affairs (VA) on VA funding available to veterans for modifications to private homes, but that did not answer the questions about accommodations in public facilities. After several months of unanswered e-mails to several other agencies, I found in the Bolling AFB retiree newsletter the name and e-mail address of Paul Peskar, a member of the Uniformed Services Disabled Retirees (USDR) (<http://www.usdr.org>).

I sent him an e-mail asking for assistance in tracking down the requested video. The next day, I had 10 e-mails

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from people across the U.S. responding to Paul's request. The next day, I had another 10 responses, one of which was from Ms. Pat Palmer, a member of the National Multiple Sclerosis Society (NMSS). She recommended I try the Eastern Paralyzed Veterans Association (EPVA) in Jamaica, NY.

I called the number Ms. Palmer provided and found that the EPVA maintains a library of videos. I got the e-mail address of the librarian and URL of the web site (<http://www.epva.org>). Five days later, I had a 30-minute video entitled "Accessibility," showing exactly the information requested by the director of the home. At my request, EPVA provided another video on parking for the disabled.

What's the purpose of the story? To give another example of how military retirees can be counted upon to help each other – and to help others. In return, organizations like the USDR and EPVA deserve our support, as do other organizations assisting retirees and veterans to obtain equity in pay and medical care.

*Jack Terwiel*

**RETIREE ACTIVITIES OFFICE  
51 MSS/CVR  
UNIT 2097  
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

*More Medical Matters - continued from page 4*

for their spouses. This assumes that the applicant(s) can qualify for a policy and, if possible, at a "preferred" rate and with a spousal discount that many insurance carriers offer to couples in which both spouses purchase policies.

2. To wait for the federal government's group LTC insurance policy that is targeted for implementation in 2002. Even with an anticipated group discount that will save an average of 15% to 20% on premiums, the additional waiting of two years may still translate into a higher premium because of the "entry-age" method of computing premiums.

3. To forego LTC insurance altogether and "self-insure." "Self-insuring" can be a challenging and difficult task, depending mainly on the individual's investment sophistication and discipline.

4. To use one's Thrift Savings Plan and/or IRA(s) by themselves or in conjunction with LTC insurance to pay for future LTC needs. Doing so would, thereby, potentially reduce one's retirement income.

5. To choose the amount of coverage as well as the types of benefits needed or wanted. Unlike the Federal Employees Health Benefits Program, in which participants choose only single or family coverage and which insurance carrier they want, the federal group LTC insurance policy will allow far greater choices for participants. Because the entire cost of the LTC insurance is paid by participants, it is imperative that participants understand their options prior to the first "Open Season" in 2002. The consequences can be far-reaching, particularly if participants need to make choices for themselves, their spouses and other family members. ☐

*Federal Employees News Digest, May 29  
(Note: Is LTC worth the cost? The family of one Korea retiree with Alzheimer's Disease is paying \$2,000 per month to a state VA nursing facility for his care.)*

## **In the Next Issue**

**MEDICARE Review** – what is covered by Part A and Part B  
**Other VA Benefits** – vocational, rehabilitative and survivor benefits

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